

MAR 20 2006

This facsimile message and its contents are legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, copying or other use of this message and its contents is strictly prohibited. If you have received this telecopy in error, please notify us immediately by telephone and return the original message to us at the address shown below via the Postal Service. Thank You.

**ALSTON & BIRD LLP**

101 South Tryon Street, Suite 4000  
Charlotte, NC 28280-4000  
704-444-1000  
Fax: 704-444-1111

**TELECOPY****PLEASE DELIVER IMMEDIATELY**

DATE: March 20, 2006

**TO: UNITED STATES PATENT AND TRADEMARK OFFICE  
AFTER FINAL COMMUNICATION  
MAIL STOP AF  
ART UNIT 3625**

Andrew T. Spence  
Reg. No. 45,699

In re: Hyypa et al.  
Appl. No. 10/083,432  
Filed February 26, 2002  
Title: ELECTRONIC TRANSACTIONS

Confirmation No. 6729  
Examiner: Anee A. Shah

Please process the attached **AMENDMENT AFTER FINAL** (12 pages) and please fax confirmation to Andrew T. Spence at 704-444-1111. Thank you.

**NO. OF PAGES:** 13  
(Including cover page)

**OPERATOR:****IF NOT RECEIVED PROPERLY, PLEASE NOTIFY ME IMMEDIATELY AT**

USER CODE:	SIMMB	FAX NUMBER:	571-273-8300
CLIENT/MATTER:	042933/303969		
REQUESTED BY:	Sarah Simmons 1142	VOICE NUMBER:	

CLT01/4544166v1

MAR 20 2006

PATENT

RESPONSE UNDER 37 C.F.R. 1.116 - EXPEDITED  
PROCEDURE - EXAMINING GROUP 3625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/083,432  
Applicant(s): Hyypa et al.  
Filed: February 26, 2002  
Art Unit: 3625  
Examiner: Shah, Amee A.  
Title: ELECTRONIC TRANSACTIONS

Confirmation No.: 6729

Docket No.: 042933/303969  
Customer No.: 00826

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL UNDER 37 CFR § 1.116

Sir:

In response to the Final Office Action dated December 20, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.